

# Ask

# SHIP



LOCAL HELP FOR PEOPLE WITH MEDICARE

**August, 2011**  
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**Q: We need to change my father's Medicare Advantage plan as soon as possible. We found out he could be saving more money on a different plan. When can he do this?**

A: Big changes to the Medicare enrollment periods begin in 2011. It's important to know when you can add and make changes to your plans.

There are basically three times when you are able to join, switch or drop a Medicare Advantage Plan.

### **1. When You First Become Eligible for Medicare**

Beginning 3 months before the month you turn 65 and ending three months after you turn 65, you are eligible to sign up for a Medicare Advantage and Part D drug plan. This is called **Initial Enrollment**.

### **2. Due to Disability**

If you qualify for Medicare due to a disability, you can join during the three months before to three months after your 25th month of disability.

### **3. During the Annual Enrollment Period**

What used to be known as Open Enrollment has been replaced by the Annual Enrollment Period (AEP). The dates have changed as well. The important dates to remember for 2011 are October 15 - December 7.

Your coverage will begin on January 1, 2012, as long as the plan gets your enrollment request by December 7.

During this time, people with Medicare may add or change an existing Medicare Advantage and/or Part D drug plan. Medicare beneficiaries who were eligible but did not enroll in a Part D Drug Plan during the enrollment period must pay a late-enrollment penalty (LEP) to receive Part D benefits. This penalty is equal to 1% the national average premium times the number of full calendar months that they were eligible but not enrolled in Part D.

Another big change involves what is called the Disenrollment Period. Between January 1 and February 14, 2012, if you're already enrolled in a Medicare Advantage Plan, you can leave your plan and switch to Original Medicare.

If you switch to Original Medicare during the Disenrollment Period, you will have until February 14 to also join a Medicare Prescription Drug Plan to add drug coverage. Your coverage will begin the first day of the month after the plan gets your enrollment form.

During the Disenrollment Period, you cannot do the following:

- Switch from Original Medicare to a Medicare Advantage Plan.
- Switch from one Medicare Advantage Plan to another.
- Switch from one Medicare Prescription Drug Plan to another unless your Medicare Advantage plan included drug coverage.
- Join, switch, or drop a Medicare Medical Savings Account Plan.

In most cases, you must stay enrolled in one plan for that calendar year starting the date your coverage begins. However, in certain situations, you may be able to join, switch, or drop a Medicare Advantage Plan at other times. Some of these situations include the following:

- If you move out of your plan's service area.
- If you qualify for Extra Help.
- If you live in an institution (like a nursing home).

If you or someone you know needs help with Medicare related issues, call SHIP at 1-800-452-4800, TTY 1-866-846-0139 or online at [www.medicare.in.gov](http://www.medicare.in.gov).